

----- Forwarded message -----
From: Capital Accounts <service@capitalbillpay.com>
Date: Fri, May 27, 2016 at 12:25 PM
Subject: Your Confidential Account Information
To: [REDACTED]

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5/27/2016

ERICA NEDRICK, -- Re: Account [REDACTED] 533
Creditor: Kiddie Academy Child Care Lrng -- Balance: \$2349.16 -- Settle for: \$2137.74

As of the date of this letter, your balance is \$2349.16. A settlement has been offered for \$2137.74. If this settlement offer is paid in full within 10 days of this letter our records with the national credit bureaus will be updated accordingly to reflect your payment.

You can pay online or explore payment options at www.capitalbillpay.com or by contacting us at 866.854.5359.

Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your payment, in which event we will inform you before depositing the payment for collection. For further information, write the undersigned or call 866.854.5359.

This communication is from a debt collector. This is an attempt to collect a debt, any information obtained will be used for that purpose.

Capital Accounts LLC
PO Box 140065
Nashville, TN 37214
866.854.5359

Additional Important Disclosures:

CT = The law limits how long you can be sued on a debt. Because of the age of your debt, Capital Accounts will not sue you for it. If you do not pay the debt, Capital Accounts may report or continue to report it to the credit reporting agencies as unpaid.

CO = A consumer has the right to request in writing that a debt collector or collection agency cease further communication with the consumer. A written request to cease communication will not prohibit the debt collector or collection agency from taking any other action authorized by law to collect the debt. FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR Our local address is 80 Garden Center, Suite 3, Broomfield, CO 80020. Our local phone number is 303-920-4763.

MA = WE ARE REQUIRED BY REGULATION OF THE MASSACHUSETTS ATTORNEY GENERAL TO NOTIFY YOU OF THE FOLLOWING INFORMATION. THIS INFORMATION IS NOT LEGAL ADVICE; THIS DEBT MAY BE TOO OLD FOR YOU TO BE SUED ON IT IN COURT. IF IT IS TOO OLD, YOU CANNOT BE REQUIRED TO PAY IT

<https://mail.google.com/mail/u/0/?ui=2&ik=8b62ba8bfe&view=pt&search=inbox&th=15511b732882b17c&siml=15511b732882b17c>

THROUGH A LAWSUIT. TAKE NOTE: YOU CAN RENEW THE DEBT AND THE STATUTE OF LIMITATIONS FOR THE FILING OF A LAWSUIT AGAINST YOU IF YOU DO ANY OF THE FOLLOWING: MAKE ANY PAYMENT ON THE DEBT; SIGN A PAPER IN WHICH YOU ADMIT THAT YOU OWE THE DEBT OR IN WHICH YOU MAKE A NEW PROMISE TO PAY; SIGN A PAPER IN WHICH YOU GIVE UP OR WAIVE YOUR RIGHT TO STOP THE CREDITOR FROM SUING YOU IN COURT TO COLLECT THE DEBT. WHILE THIS DEBT MAY NOT BE ENFORCEABLE THROUGH A LAWSUIT, IT MAY STILL AFFECT YOUR ABILITY TO OBTAIN CREDIT OR AFFECT YOUR CREDIT SCORE OR RATING

ME = Our hours of operation are Mon - Thu 8:30 am to 7:00 pm EST, Fri 8:30 am to 5:00 pm EST and Sat closed.

NC = North Carolina Department of Insurance permit number 102177.

NY = New York City Department of Consumer Affairs license number 1282141.

New York State

We are required by regulation of the New York State Department of Financial Services to notify you of the following information. This information is NOT legal advice: Your creditor or debt collector believes that the legal time limit (statute of limitations) for suing you to collect this debt may have expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. However, if the creditor sues you to collect on this debt, you may be able to prevent the creditor from obtaining a judgment against you. To do so, you must tell the court that the statute of limitations has expired. Even if the statute of limitations has expired, you may choose to make payments on the debt. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which the debt is enforceable in court may start again. If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

TN = This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance. 500 James Robertson Parkway, Nashville, Tennessee 37243.

CA = The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or www.ftc.gov.

Nonprofit credit counseling services may be available in the area.

UT = As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

NM = We are required by New Mexico Attorney General Rule to notify you of the following information. This information is not legal advice: This debt may be too old for you to be sued on it in court. If it is too old, you can't be required to pay it through a lawsuit. You can renew the debt and start the time for the filing of a lawsuit against you to collect the debt if you do any of the following: make any payment of the debt; sign a paper in which you admit that you owe the debt or in which you make a new promise to pay; sign a paper in which you give up ("waive") your right to stop the debt collector from suing you in court to collect the debt.

MN = This collection agency is licensed by the Minnesota Department of Commerce.

WI = This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.

WV = The law limits how long you can be sued on a debt. Because of the age of your debt, Capital Accounts cannot sue you for it. If you do not pay the debt, Capital Accounts may report or continue to report it to the credit reporting agencies as unpaid.